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WAY

TO BE

RICH and RESPECTABLE.

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WAY

TO BE

RICH and RESPECTABLE.

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THE WAY TO BE RICH and RESPECTABLE,

ADDRESSED TO

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THE

Way to be Rich and Reſpectable.

ADDRESSED TO

MEN of ſmall FORTUNE.

THE great degree of luxury to which this country has arrived, within a few years, is not only aſtoniſhing but almoſt dreadful to think of. Time was, when thoſe articles of indulgence, which now every mechanic aims at the poſſeſſion of, were enjoyed only by the Baron or Lord of a diſtrict. Men were then happy to be the vaſſals or dependants of that Lord, and prided themſelves in little but their ſubmiſſion and allegiance. This was the ſtate of things during feudal government: but as, on the increaſe of trade, riches increaſed, men began to feel new wants, they became gradually leſs hardy and robuſt, grew effeminate as their property accumulated, and ſighed for indulgences they never dreamed of before.—Methods of conveying theſe indulgencies from one part of the kingdom to another were then ſtudied; roads were made paſſable, and carriages invented.

For many ages coaches were ſo great a luxury, that none but old families were ſeen in them; and if they attempted, once in a dozen years, to travel a few miles in one, perhaps, in the courſe of the journey, a whole village with their teams were called in aid, to drag the heavy vehicle out of the clay, and ſet it on its wheels again:—riding on horſeback being the only means of viſiting a neighbour, beyond the reach of a walk, and that only in the ſummer-time. And it is but a very few years ſince, that ladies went about, from place to place, upon a pillion. Made roads were then unknown, and ſo little deſire had the people to ſtir beyond the bounds of their pariſh, that even mending them was never thought of.

On the eſtabliſhment of poſts, a general communication was opened between all parts of the kingdom, and people received intelligence of every little improvement that was made: a deſire to inſpect thoſe improvements gave men an excentric turn; they were eager to ſee what was doing at ſome diſtance from home, and rambled wide for that purpoſe. The inconvenience, and indeed impoſſibility of travelling, but at certain ſeaſons of the year, led the way to the making of roads; making of roads drew thouſands abroad, and a wiſh to be thought opulent by thoſe whom they viſited, led them into luxury

ury of dreſs. The homeſpun garb then gave way to more coſtly attire, and reſpectable plainneſs was ſoon transformed into laughable frippery.

In a few years, refinement took place in manners, and well had it been, were they merely refinements; but the misfortune is, they ſoon ſpread into extravagancies, and from being commendable, became objects of cenſure. In the reign of Charles I. luxuries were every where ſeen, and though the Civil Wars for ſome time ſmothered them, they broke out afreſh in the reign of Charles II. Wealth then poured in upon the nation; gentlemen vied with each other in the appearance they made; many by theſe means were ruined, eſtates changed their poſſeſſors, a fluctuation of property began, and every ſucceeding year gave birth to freſh wants and new expences. Luxury however had not then gained its preſent footing: it is true, the profligacy of the capital made ſome inroads upon the country; but the inhabitants of the country looked on it with dread and aſtoniſhment. Some of the nobility and principal gentry, at this time, ſpent part of their winter in London, but the reſt of the year they lived amongſt their tenants with their uſual hoſpitality. The expences of this age were confined to the education of their children, to their houſes, their buildings, their

furniture, their attendants, and their entertainments; and their tenants and neighbours were conſiderably the better for it: the more they circulated their property within their own eſtates, the richer their eſtates became, and the more powerful and reſpectable they grew. Effeminacy of manners was then ſeen only in cities; balls and aſſemblies were ſcarcely known, and equipages far from being general.

Matters however reſted not here. Things gazed at with aſtoniſhment quickly grew familiar: the infection of the firſt claſs ſoon ſpread among the ſecond, and what theſe formerly cenſured, they preſently approved. Gentlemen of ſmall eſtates began annually to viſit the capital; they gradually made their viſits longer and longer, till, at laſt, it became the faſhion to reſide only in the country, when the heat made it intolerable in town. Stage-coaches were eſtabliſhed, the communication between London and the country became more and more open, a taſte for elegancies ſpread itſelf through all ranks and degrees of men, and an equipage was conſidered as a neceſſary of life.

What is the caſe now? Are things otherwiſe than they were? No; expences are yet increaſing, and we are ſtill refining upon luxuries. The ſeveral cities and large towns of this iſland

catch the manners of the metropolis, and are vicious and extravagant, in proportion to the wealth and number of their inhabitants. Scarce a town now, of any magnitude, but has its Theatre Royal, its concerts, its balls, and its card-parties. The notions of ſplendour and amuſement that prevail in the Capital are eagerly adopted; the various changes of the faſhion exactly copied, and the whole manner of life ſtudiouſly imitated. Flys and machines paſs from city to city; great towns become the winter reſidence of thoſe, whom ſlenderneſs of fortune will not carry to London, and the country is every where deſerted.

If I might preſume to dictate to the world, I would venture to ſay, that a man of landed property is never ſo reſpectable as when reſident on his eſtate; when improving his lands and enriching his tenants; when his beneficence may be read in the looks of the poor; when his houſe is open, not with the ſtiffneſs of a public day, that tells the neighbourhood he would not be perplexed at another time, but with the hoſpitality of an ancient Baron.

Gentlemen of very extenſive property may act as they pleaſe; the diſſipation and expences of a capital can no other ways injure them than in the opinion of their neighbours; but as to men of ſmall fortune, the leſs they ſee of London the better.

better. Look round among the families we know, and we can eaſily trace the infection of the metropolis; the more they pay their viſits there, and the longer they continue, the more viſible are their follies, and not only their follies, but their failings and their vices. The honeſt frankneſs of the country gentleman is obliterated by the equivocal politeneſs of the courtier, and the open ſincerity of the good neighbour loſt in the artifice and deceit of the man of faſhion.

For many years a *country 'ſquire* has been an object of ridicule: but, why? No other reaſon can be given, but that want of poliſh that too often characterizes the fops of the age. If we diveſt ourſelves of prejudice, he will not appear in ſo contemptible a light: it is true, he may want taſte and politeneſs, but he may poſſeſs qualities infinitely ſuperior. Honeſt unadorned freedom is preferable to ſtudied and faſhionable deceit. The country *'ſquire* lives upon his eſtate, ſpends his patrimony among his tenants and his neighbours (which form, as it were, but one family around him), and a ſpirit of hoſpitality opens his doors to every comer; while the fine gentleman viſits his domain, perhaps, but once in the ſummer, ſtays there as little as he can help, diſdains any familiarity with his neighbours, neglects his grounds, and leaves his tenants

nants at the mercy of his ſteward. In ſhort, an effeminate life emaſculates the fine gentleman, and renders him unfit for every thing but ſipping of tea, and dealing the cards; whilſt the robuſt and manly exerciſes of the *'ſquire* keep him healthy and hardy, and, inured to hunger, danger, and fatigue, enable him, when called upon in the public cauſe, to be of *real* ſervice to his country.

But it is to be lamented, that the true country gentleman is ſeldom to be found. The luxuries and effeminacies of the age have ſoftened down the hardy roughneſs of former times; and the country, like the capital, is one ſcene of diſſipation. If there be any economy in their expences, it is merely the ſaving of neceſſaries to waſte on ſuperfluities: the private gentleman with three or four hundred pounds a year muſt have his horſes, his dogs, his pictures, his carriages, his parties of pleaſure, equally with him of five times his fortune: dreſs, ſhow and entertainment engroſs his attention; his lands are unimproved; debts accumulate upon him; he mortgages his eſtate; and, when he has lived to the end of his fortune, he either puts a dreadful period to his exiſtence, or wears out the remainder of his life, a beggar.

However alarming this picture may be, it is nevertheleſs a juſt one. As I take it, the happineſs

pineſs of life conſiſts in health, eaſe, and competency, which is as much within the reach of a gentleman of three hundred pounds a year, as one of three thouſand. If the articles of living are dearer than they were ſome years back (and they certainly are a hundred *per cent.*), it ought to quicken the induſtry of every one, to increaſe his income, if poſſible, or reduce his expence in proportion to his fortune.

It is not in the power of men, who have the income only of a ſmall eſtate to ſupport them, to encreaſe their revenues; but they may decreaſe their expences, or lay out their money to advantage. Frugality and economy have put many upon a footing with men of larger fortunes, and often made them far more reſpectable.—Nothing gives ſuperiotity in life, but independency. Whilſt we are at the command of another, we are in a ſtate of ſubordination: it is being maſter of one's ſelf only, that makes a man free; and it is independency that makes him great.

Now, be our fortune as great as it will, we are never independent whilſt we are in debt; and can a man be ſaid to be free, while it is in the power of his taylor or his ſhoemaker to confine him?

The gentry of England formerly maintained their pre-eminence over the lower rank by their

bounty, their munificence, and their hoſpitality; but their ſplendor and magnificence now is ſupported by the credit of their tradeſmen; for idly ſquandering their patrimony, they could not keep up an appearance equal to their ſituation in life, without the aſſiſtance of thoſe very men they would affect to deſpiſe. Now, as nothing can create reſpect from men but conferring obligations on them, if we examine rightly where the obligation lies in the ſubject I am upon, I apprehend it will be found upon the gentleman, and that he owes moſt to the ſhopkeeper who truſts him. The greateſt of all diſtinctions in civil life is that of debtor and creditor; ſo that he who can ſay to another, "Pray, my Lord," or "Pray, Sir, pay me "what you owe me," or "return me my own," may ſay to him with equal propriety, "The "great diſtinction, Sir, you imagine there is "between us is merely fantaſtical; for, if I wear "your livery, and am at your Honour's call, you "owe me wages, and I can ſend you where you "would be very unwilling to go;" or "though "I wait at your door till you are pleaſed to ſee "me, till you have paid me my bill for the "coach you ride in, the cloaths you wear, or "perhaps the bread you eat, your perſon is at "my command, and it is in my power to "lock you up." One would almoſt think it impoſſible

impoſſible that a man ſhould ever enjoy a quiet hour, who is given to contract debts, and knows that his creditor has, from the moment in which he refuſes or defers payment, a claim upon his honour, his fortune, and his liberty! Does he not give his creditor an opportunity of ſaying the worſt thing imaginable of him, and without defamation; for inſtance, that he is unjuſt and diſhonourable? Yet ſuch is the thoughtleſs and abandoned turn of ſome men's minds, that they can live under theſe conſtant apprehenſions, ſtill go on to increaſe the cauſe of ſo much diſgrace, and fancy themſelves poſſeſſed of an extraordinary ſhare of dignity! In my opinion, there cannot be a more low and ſervile condition, than to be aſhamed or afraid to ſee any one man breathing; and yet he, who is much in debt, is in that ſituation with reſpect to all his creditors. The debtor is the creditor's criminal; and all the officers of power and ſtate, who make ſo great a figure in life, are no other than ſo many perſons in authority to make good his charge againſt the unjuſt dealer. And as human ſociety depends upon his having the redreſs the laws allow him, the debtor, as great as he may be (unleſs privileged, and then he is in as abject a ſtate, hiding himſelf under the ſhelter of the crown), owes his liberty to his tradeſman, as the felon does his life

life to his ſovereign. I would not be thought to be thus ſevere againſt all debtors; for there are circumſtances in which honeſt men may become liable to debt by ſome unforeſeen accident, as by becoming ſecurity for others, and the like; but I declaim againſt ſuch as keep up a farce of retinue and grandeur within their houſes, and yet ſhrink at the expectation of ſurly demands at their doors, or about their coaches. Is it not a deplorable caſe, that many families have become methodically in debt from generation to generation? The father mortgages when his ſon is very young, and the boy is to marry as ſoon as at age, to redeem it, and find portions for his ſiſters; and he no ways degenerating from the qualifications of his anceſtors, ſhall take up money upon annuities, leave the ſame incumbrance upon his firſt-born, and continue in the ſame way of living, at the expence of his tradeſmen. Were perſons of faſhion to hear how freely they are talked of on this account, it would humble them more than they are aware, and make them look little even in their *own* eyes. "My Lady Spend-"thrift's finery," ſays one, "is the reaſon "why my wife and daughter appear ſo long in "the ſame gowns." "The furniture of her "houſe is no more hers," ſays another, "than "the ſcenery of a playhouſe are the property of

" the actreſs." " My Lord Squander's family " have been maintained," ſays the butcher and the poulterer, " at our expence, ſince they laſt " came from their country ſeat." " Pox on his " grandeur," ſays the taylor, " I'm quite tired " of dreſſing him; he ſhall go naked for me " for the future, if he does not pay me a little " oftener." Surely this is ſufficient to deter the rich and the noble from ſuch ſcandalous practices. Putting the injuſtice of the caſe out of the queſtion, I appeal to them as gentlemen, as men holding a degree of rank among their fellow-creatures, whether it is not a ſituation worſe than ſervility (for ſervants *earn* their living), to owe the greateſt part of what they pride themſelves in, to the contributions of perſons ſo much below them? A miſtaken notion, that a reduction in our way of living is diſgraceful, has led many a man to his ruin. Retrenching our expences, when we have lived too faſt, is a proof of good ſenſe; it declares an abhorrence of our follies, and a determination to be in future *free*. It is highly degrading to make a figure at the expence of others. Villains of every denomination have done it; an honeſt man therefore will deſpiſe the thought; and, if his connections have inſenſibly led him on, from one expence to another, till he finds himſelf involved, he will purſue the earlieſt and the readieſt

readieſt means to diſcharge his debts and ſet himſelf at liberty.

Now the only way to do this is to draw himſelf into a narrower compaſs, and then though he *has* loſt ſome of his fortune, he will not be the poorer in reality. By retrenching his expences, and deſcending into a lower ſituation, a man may make himſelf rich almoſt when he pleaſes: for let his circumſtances be never ſo ſlender, he that can ſatisfy the neceſſary occaſions of them, and has ſomething to ſpare, may be conſidered as wealthy. I know ſome weak people have ſaid, all the world make the beſt appearance they can, and much oftener above their condition in life than below it; and not to do as others do, is a ſingularity that tends to one's diſcredit; for ſuch is the abſurdity in life, that men are rated in worth, according to the appearance they make." " Keep up appear-" ances,"—ſaid a diſſipated poet,

" *Keep up appearances: there lies the teſt!*
" *The world will give thee credit for the reſt.*"

This idle notion has brought on the deſtruction of thouſands. In this luxurious age, wealth is the only object of admiration; and to wear the appearance of wealth, we become expenſive and extravagant in our manner of living. Thus we go on, 'till we exhauſt the little property we poſſeſs; and, when we can keep ourſelves no

longer afloat, on what is called Credit, we ſink into beggary and contempt.

This ſilly affectation of a man's wiſhing to appear more wealthy than he is, gives him an uneaſy mind, and makes him endure all the torments of poverty. They that go to his houſe ſee great plenty, but are ſerved in a manner that ſhews it is all unnatural, and that the maſter's mind is not at home in the midſt of all his grandeur. And what gives the unhappy man this peeviſhneſs of ſpirit is, that his eſtate is dipped and is eating out with uſury, and yet he has not the heart to ſell any part of it to pay his debts. A proud ſtomach, at the expence of reſtleſs nights, conſtant inquietudes, danger of affronts, and a thouſand nameleſs inconveniences, preſerves this canker in his fortune, rather than it ſhould be ſaid he is a man of fewer hundreds a year than he has been commonly eſteemed; whereas to pay for, perſonate, and to keep in one's hands a greater eſtate than we really have, is, of all others, the moſt unpardonable vanity, and muſt in the end reduce the perſon who is guilty of it to diſhonour: and yet it is impoſſible to convince ſuch a one, that if he ſold as much land as would pay off that debt, he would ſave four ſhillings in the pound, which he gives for the vanity of being reputed the maſter of what he does not poſſeſs.

I know

I know it is urged, as one plea, for keeping up appearances and giving ſplendid entertainments, that by ſuch means we improve a ſocial intercourſe among our acquaintance, and have the honour of keeping the beſt company: ſome men are idle enough to imagine that they thus create a number of friends. Trencher friends 'tis true they create, but this is all, and ſuch are not worth the having. When the open-hearted has ſpent his all upon ſuch friends, what do they do? Nothing but deſert him; they ſmile at his paſt folly, and quit him as the leaves do the trees at the approach of winter.

I would not be underſtood to recommend a cloſe penurious way of living; on the contrary, I would have every man live within his income, and if that income is not ſufficient to ſupport the rank he bears, it is rather a misfortune than a crime, and he will be rather an object of pity than of cenſure. If a man can leſſen his rank, in ſuch a caſe he would be wiſe to do it. Perſons of little fortune have prudently declined a title; and though men of more exalted ranks would find it difficult, thus to hide themſelves from the notice of the world, yet if they could, it would be prudent ſo to do, and not like beggar'd peers, ſuffer their anceſtors and their honours to be read merely in their ſmiles, their air, or their eye-brows. Our

progenitors were ſo ſenſible that a man's rank ſhould be laid aſide, or fall with his fortune, that in the year 1477, George Nevil, Duke of Bedford, was degraded by Act of Parliament, and his titles taken from him, for not having ſufficient fortune to ſupport his dignity: it is truly laughable to ſee men boaſting of their family honours, who have no ſhadow of claim to honour but hereditary ſucceſſion; neither property nor merit. Family honours at beſt are but ideal. He who reminds us upon all occaſions of his anceſtors, puts us upon making compariſons to his own diſadvantage, and ſometimes to his great diſgrace.

None of theſe would care to ſee their pedigree of anceſtors appear together under the ſame characters they bore when they acted their reſpective parts in life. If the genealogy of every family were preſerved, there would probably be no man living valued or deſpiſed on account of his birth; for there is ſcarce a beggar in the ſtreets who could not find himſelf lineally deſcended from ſome great man, nor any one of the higheſt title, who would not diſcover ſeveral low and indigent perſons among his forefathers; which, however, is no diſparagement to the perſon who has merit of his own. Moſt of the pedigrees hung up in old manſion-houſes are ſure to begin the liſt with a great ſtateſman, or

ſoldier in ſome honourable commiſſion, without taking the leaſt notice of the honeſt artificer that begot him, or of any of his frugal anceſtors before him: *they* are torn off from the top of the regiſter, and we are not left to imagine that the noble founder of the family was ever born of a woman. I could ſay a great deal more upon this head, but it is rather wandering from my ſubject, that of making our ſituation, if poſſible, keep pace with our fortune, and that we may not wiſh to live beyond our income.

If a man has any office, and has not ſufficient fortune to ſupport its dignity and expence, he ſhould immediately reſign it; for he can never ſuppoſe that the ſtate depends upon his ſingle ſervice, and that there are not enough beſides himſelf of larger fortunes who are ſufficiently qualified for public employment. And when a man has reduced himſelf to private circumſtances, his neceſſities will be leſſened, and then fewer conveniences will ſerve.

He who lives within his income, may be truly called a *rich* man. It is this that gives the Hollanders the reputation of being wealthy. They never live to the extent of their fortunes; and, of courſe, are able to do a deal of good. A family eſtate with them is ſeldom put up to ſale; whereas with us, inheritances are ever a market. A Dutchman contributes as largely

and as cheerfully to the exigencies of the ſtate, or to the erection of a public building, as he would to the repairs of his houſe, or the decoration of his garden.

Many a man lives above his preſent income, and of courſe upon the property of his tradeſmen, on the proſpect of ſome future place, project, or reverſion, that may put him into caſh. This is called living up to their expectations not to their poſſeſſions, and has been the ruin of many tradeſmen who have met with no misfortunes in their buſineſs, and has reduced many a man of fortune to poverty, who has never ſuffered from repairs, taxes, law-ſuits, nor other loſſes. They who will live above their preſent circumſtances, are in great danger of living in a little time much beneath them, or according to the proverb, "The man who lives by hope, "will die by hunger." Depending upon contingent futurities, occaſions romantic generoſity, ſenſeleſs oſtentation, and generally ends in ruin and beggary.

But the good œconomiſt makes it a rule to contract his deſires to his preſent condition, and whatever may be his expectations, lives within the compaſs of what he actually poſſeſſes; he never ſacrifices his fortune to fools, knaves, or flatterers, but wiſely huſbands his property, chuſing rather to depend upon his own ſtock,

than the friendſhip or good ſervices of others. He cannot endure thoſe who covet the wealth of other men, at the ſame time that they ſquander away their own; nor thoſe who had rather ſee their children ſtarve like gentlemen, than thrive and grow rich in a trade or profeſſion that is beneath their quality.

To be reſpectable, it is not neceſſary to live in a certain line of life.—Every man may be conſidered as the centre of a circle; ſome of a larger, ſome of a ſmaller; and, in this light, he is of greater or of leſs importance, according to the character he bears.—He who has feweſt wants, and is moſt able to live within himſelf, is not only the happieſt, but the richeſt man; and if he does not abound in what the world calls Wealth, he does in Independency.—Though he may not be a Peer of his own country, he is a Lord of the creation; may fill his ſtation equal to the firſt of men; and look down with pity and contempt on the tinſelled ſycophant, though covered with an ermined robe, and parading with a ducal coronet.

I will allow, it is rather mortifying to ſee a neighbour of leſs pretenſions than ourſelves, living in a degree of ſplendour which we cannot reach. If his fortune be large enough to admit of it, it is well; if not, he is an object of contempt. But, be it as it may, whilſt we have

ſufficient to command the neceſſaries and indulgencies of life (wanting the ſuperfluities), and do abſolutely enjoy them, we are in a ſituation equal to any man; and if we keep but a pair of horſes, and pay for that pair, we are far more reſpectable in the eyes of ſenſible people, than he who is drawn in a coach and ſix, but his gate everlaſtingly crowded with importunate creditors.

Perſons with circumſcribed fortunes, or whoſe family encreaſes upon them, would do well to retrench their expences in time; or retire from towns, and lay out their money with economy. It is wonderful to think what an appearance in life a perſon may make for a little money, who reſides wholly in the country, and makes the moſt of what he poſſeſſes. I ſpeak not to perſons in trade, as the ſcheme may be impracticable with them, but to gentlemen of ſmall fortune, who, in a rural retreat, with a few acres of land, may live as well on three or four hundred pounds a-year, as many do on three times the ſum. The occupier of a middling farm enjoys all the neceſſaries and conveniencies of life, and many of its ſuperfluities. Where ſhall we meet with better health, than where temperance and exerciſe enliven our minds, invigorate our bodies, and give a conſtant flow of ſpirits? A country life is commonly a cheerful one; we there meet few of thoſe rubs that embitter the hours

hours of other men, and are the too conſtant attendants on ambition and vanity. It is there only that true happineſs and independency can be found; where honeſty and the beſt of manners mark the man; and where employment exempts from the ill effects of luxury. A new mode of living may at firſt be a little aukward; but the retirement of a year or two will produce ſuch heart-felt ſatisfaction, as will convince the perſon retiring, it was the beſt ſtep he ever took in his life.

The following then is an eſtimate, whereby a gentleman, with a wife, four children, and five ſervants, living in the country, may, with frugality, ſave 2500l. in the courſe of twenty years, keep two of his children at a boarding-ſchool, drink wine every day at his table, keep a carriage and four horſes, and make an appearance equal to a man in town who ſpends 800l. a year, for leſs than 500l. as may be ſeen by comparing this eſtimate with that further on of the ſame family living in London; and may, with the further addition of a ſmall farm, live equally well for conſiderably leſs.

NO. I. THE FAMILY ESTIMATE.

	Annually. £.	s.	d.
Rent of a houſe, with about 35 acres of land * - -	60	0	0
Taxes and tythes †, about -	11	5	0
Bread, from the farm. See the Farming-Eſtimate, No. 2.			
Butter, ditto. See the Cow-Eſtimate, No. 5.			
Cheeſe, ditto. See No. 5.			
Milk and eggs, ditto. See ditto.			
Flour, accounted for with the bread, No. 2.			
Meat and fiſh. See the Meat-Eſtimate, No. 3. - -	16	5	0
Poultry, from the farm.			
Carried forward	87	10	0

* Of theſe 35 acres, about 22 ſhould be graſs. If ſo much paſture land cannot be got, ſhift muſt be made by laying down land with artificial graſſes, ſuch as clover, lucerne, ſainfoin, &c. The additional produce of which will ſufficiently atone for the expences attending them. Many houſes may be procured for this price, and genteel ones, even within 20 miles of London; if further off, for much leſs.

† Suppoſing the houſe and land rated at 40l. a year, and the houſe to pay for 20 windows. I allow 2s. *per* acre for tythe, but nothing for the highway rate, which is 1l. 7s. *per annum*, as the horſes may do the ſtatute duty.

	Annually. £.	s.	d.
Brought on	87	10	0
Salt, vinegar, muſtard, oil, and ſpices, *per* week 1s 7d	4	2	4
Vegetables and fruit from the garden §.			
Small-beer, 2 gallons *per* day, which, brewed at home, and reckoned at 5d. *per* gallon, will allow ſufficient ale for the maſter's table, &c. without any additional charge, that is 5s. 10d. *per* week, or *	15	3	4
Tea 2s. 6d. *per* week, or -	6	10	0
Sugar for all purpoſes, 2s. 6d. *per* week, or - -	6	10	0
Candles, 6lb. *per* week, at 7s. 8d. *per* dozen †, 3s. 10d. *per* week	9	19	4
Carried forward	129	15	0

§ I have not reckoned ſeeds, as the garden will produce theſe.

* In this eſtimate a quarter of malt is allowed to 76 gallons of ſmall-beer, and 36 gallons of ale. The copper heated with furze, or heath, cut from the neighbouring common, or wood off the farm.

† Mould and common candles may be bought together, at the price of common ones. Many families make their own candles in moulds: it is eaſily done, and for this liberty they pay 1s. a-head, for as many as the family conſiſts of, to the exciſe-office; that is, for ſuch a family as

	Annually. £.	s.	d.
Brought on	129	15	0
Coals, 8 chaldrons *per* year, laid in at 11. 14s. *per* chaldron ‡	13	12	0
Charcoal, 10 ſacks, at 3s. -	1	10	0
Soap, ſtarch, blue, and occaſional aſſiſtance for waſhing five perſons, 7s. *per* week * -	18	4	0
Whiting, fullers earth, &c. 2d. *per* week †, or - -	0	8	8
Wine, punch, &c. ‡ -	13	16	0
Carried forward	177	5	8

as I am now ſpeaking of, 9s. a-year. This would be an annual ſaving of about 3l. as they can be made for about 5d. a pound. A pair of wax candles in the parlour occaſionally, will not make 20s. a-year difference in the expence, they burning double the time of tallow.

‡ Theſe muſt be fetched from the wharf by your own horſes, and the copper muſt be daily heated with furze, or heath, which may be cut on the neighbouring common. See the Farming Eſtimate, No. 2. p. 32.

* The two men to be waſhed out at their own expence. Soap ſhould be bought one year under another, as it goes much further when hardened by age.

† Sand, brick-duſt, wood to light fires, &c. are not reckoned, as theſe may be procured in the country without money.

‡ Wine, allowing five bottles a week, half of it Port wine, half made wine. Port wine, if a pipe, is bought between two or three friends, and bottled at home, will not coſt the buyer more than 1s. 5d. *per* bottle; the made wine half the price, together, 5s. 3½d. What is ſaved in wine, may be expended in brandy or rum.

	Annually. £.	s.	d.
Brought on	177	5	8
Threads, tapes, and all ſorts of haberdaſhery, 1s. 9d. *per* week, or	4	11	0
Powder, pomatum, blacking, &c. § 6d. *per* week -	1	6	0
Repair of furniture, earthen ware, &c. 3s. *per* week, or -	7	16	0
Wages of a man ſervant, to act in the capacity of coachman, and to manage the farm -	9	0	0
Livery for ditto, to be worn occaſionally - -	3	0	0
Wages of a man ſervant, to act in the capacity of gardener * and footman -	11	0	0
Carried forward	213	18	8

§ The maſter and miſtreſs muſt each dreſs their own hair.

* The following book will aſſiſt upon this buſineſs, price One Shilling, paſted in marble paper, and not bigger than a pocket almanack, ſold by R. BALDWIN, in Paternoſter-row, viz. the *Garden-Companion* for gentlemen and ladies; or, a Calender, pointing out what ſhould be done every month, in the green-houſe, flower, fruit, and kitchen garden: with the proper ſeaſons for ſowing, planting, &c. (with the time when the produce may be expected), ſo as to have a regular ſucceſſion of flowers and vegetables throughout the year. To which are added, a complete liſt of the flowers and ſhrubs that blow each month. With ſome curious obſervations.

With

	Annually. £.	s.	d.
Brought on	213	18	8
Livery for ditto, to be worn occaſionally when waiting at table, or following the carriage	4	0	0
Boy; no wages, but cloathed from his maſter's old wardrobe *	5	0	0
The wages of two maids †	14	0	0
Two children kept at ſchool, 20l. each - -	40	0	0
Extra expences attending them, as breaking up, being at home in the holidays, pocket-money, &c.	6	0	0
Cloaths for four children (the mother's caſt cloaths to be made up occaſionally) -	24	0	0
Carried forward	306	18	8

With the help of this book, any country ſervant may be inſtructed to look after a ſmall piece of ground at a very little expence; make that ground go a great way, and ſupply their tables with every thing in ſeaſon. The ladies alſo are here inſtructed how to diſpoſe their flowers to the beſt advantage, and to procure a general bloom throughout the year,

* This boy to drive the plough occaſionally, or ride and drive when the carriage is uſed as a poſt-chaiſe, or to ſend on meſſages.

† They may be had for much leſs, at a diſtance from London.

	Annually.		
	l.	*s.*	*d.*
Brought on	306	18	8
Cloaths for the maſter, with pocket expences - -	35	0	0
Ditto for the miſtreſs, with ditto	30	0	0
Apothecary engaged by the year, (no bill ſent in) -	4	0	0
Expences of the farm, See No. 2,	38	0	0
Duty of a four-wheeled carriage	5	5	0
Wear and tear of ditto, and harneſs *, for even money	5	16	4
There muſt be laid up one year with another, for 20 years, in order to leave each child and a widow, if there ſhould be one, 500l. each -	75	0	0
	500	0	0

* By applying to ſome coach-makers, you may change your ſet of wheels every year for a ſtrong ſecond-hand ſet at 1l. the ſet, which will reduce the expences of this article. A good faſhionable ſecond-hand carriage may be frequently met with for about 20l. which, when freſh painted, at about the expence of 6l. will look as well as new.

Observation.

It may not be unneceſſary to remark, that 15 or 20 *per cent.* may be ſaved by paying ready money for what we buy; beſides preventing things being charged the family never had. Buy your grocery and ſuch things, as country ſhop-keepers have from London, always in London; and ſuch things as they purchaſe at diſtance from town, endeavour to get at the firſt hand in the country.

No. 2. The Farming-Eſtimate.

Acres.		£.	s.	d.
13	Of graſs for horſes. See the horſe-eſtimate, No. 4. p. 37. nine acres of this are to be laid up for hay. The expence of making and thatching, with the aſſiſtance of your own men and horſes, will be about 5s. *per* acre - - -	2	5	0
9	Of graſs for cows. See the cow-eſtimate, No. 5. p. 40. four acres of this are to be laid up for hay: the expence, as above, 5s. *per* acre - -	1	0	0
8	Of oats will yield about 36 quarters, of which the four horſes			
30	Carried forward	3	5	0

Acres.		*£.*	*s.*	*d.*
30	Brought on	3	5	0

horſes will conſume $17\frac{1}{2}$ qrs. See the horſe-eſtimate, No. 4. p. 37.

Qrs. $17\frac{1}{2}$

For poultry and pigs - $13\frac{1}{2}$

For ſeed to re-crop the ground 5

Quarters 36

The expences attending this will be as follow :

	£.	*s.*	*d.*
Mowing - -	0	12	0
Getting in, about -	1	0	0
Threſh. 36 qrs. at 1s. 3d.	2	5	0
		3	17	0

2—Of wheat, producing 40 buſhels, 8 gallons meaſure, will furniſh a family of 9 perſons with flour and bread, at a quartern loaf each *per* week, and leave 5 buſhels of grain to re-crop the land. The expence attending it will be * as follows :

32	Carried forward	7	2	0

* The corn muſt be ground and ſifted at home with a hand-mill, &c. the bran will then help to keep the hogs. Yeaſt is not reckoned in the article of bread, there being methods to preſerve yeaſt ; or the yeaſt from the brewings may be ſold, which will buy yeaſt when wanted.

Acres.			*£.*	*s.*	*d.*
32	Brought on		7	2	0
		£. *s.* *d.*			
	Weeding - -	0 5 0			
	Reaping - -	1 0 0			
	Threshing -	0 12 6			
	Getting in - -	0 0 0			
			1	17	6

3.—Of beans, will produce about $7\frac{1}{2}$ quarters, of which it will take to fatten twelve porkers, *qr. bush.*

— about $1\frac{1}{2}$ bushels each 2 4

35

Four bacon hogs, at 1 quarter each, 4 0

Seed to re-crop the land 1 0

7 4

The expences attending the crop will be,

	£.	*s.*	*d.*			
Setting -	0	15	0			
Hoeing twice -	1	8	0			
Cutting - -	0	10	0			
Threshing	0	11	3			
				3	4	3
Cutting 450 faggots of furze, at 3s. *per* hundred, for heating the oven twice a week				0	14	0
Carried forward				12	17	9

	£.	s.	d.
Brought on	12	17	9
Cutting 1250 faggots of furze for heating the copper, daily *	2	11	0
Extra-expences on four horſes. See the horſe-eſtimate, No. 4. p 37. - - -	7	10	0
Decline in value of 3 cows. See the cow-eſtimate, No. 5. page 40. - - -	2	10	0
Wear of harneſs annually, about	0	14	0
Wear of implements ditto, about	6	17	0
Expence of fences and other ſundries, for even money -	5	0	3
£.	38	0	0

OBSERVATIONS.

N. B. The crops on the land ſhould be changed every year; but this will not alter the real product.

In cultivating theſe 35 acres of land, the horſes will be employed only ahout 52 days in

* Four faggots will heat either the oven or the copper. The expence attending this article may be ſaved, as the men ſervants may cut the furze at leiſure times. The farming-man ſhould underſtand all kinds of huſbandry, hedging, thatching, &c. &c. Thus many of the expences charged might be ſaved.

the year, which, on an average, is only one day in the week: of courſe your farming ſervant will often be at liberty to threſh your corn, and do many other things: this will ſave much of the money I have charged for labour.

I have allowed a fourth horſe in this eſtimate, as, ſhould the gentleman be fond of riding, he may keep one for that purpoſe. The other three I would recommend ſhould match in colour and ſize, and ſhould have nag-tails; as, ſhould one fall lame, another is ready to ſupply its place; beſides, they may occaſionally be uſed as ſaddle-horſes; or were the whole four to match, with a very little extra-expence in the harneſs, and an additional jacket to lay by, they might all be put to the carriage at times. If one or two of them were mares, a perſon might then breed their own horſes, which would be alſo a ſaving.

No. 3. The Meat-Eſtimate.

Twelve porkers ſhould be killed yearly, that is, about one a-month, and 4 hogs for bacon, thus,

	lb.
Twelve porkers, at 7 ſtone each, or 56 *lb.* give of meat - -	672
Four hogs * for bacon, at 25 ſtone each, or 100 *l.* gives - -	800
	1472

* One ſow is ſufficient to ſupply the family with ſixteen hogs yearly.

1472 *lb.* of meat is about 28 *lb.* weekly, equal to four days proviſion for 9 perſons, † and

Fowls, ducks, turkeys, pigeons and geeſe, will give the fifth day's proviſion for the ſame number.

The expence of the above is included in the farm. All that is neceſſary then to be paid for meat, is the proviſion of 2 days: thus

		£.	s.	d.
9 *lb.* beef or mutton,	at 5*d.* -	0	3	9
5 *lb.* fiſh *	at 6*d.*	0	2	6
Per week,		0	6	3
Or *per* year,		£. 16	5	0

No. 4. The Horſe-Eſtimate.

Horſes may be turned out to graſs from about May 20 to October 20, they then ſhould be taken into the ſtable and ſtraw-fed, with corn, till about February 20; after this they ſhould be fed with hay and corn till May 20 again.

† Leſt living on ſwine's fleſh four days in a week ſhould be thought improper, it may be obſerved, that your butcher will occaſionally take a ſide of pork, and give other meat in exchange: thus you need eat pork only two days in the week, and the other two, bacon or ham with poultry.

* Salt-fiſh, bought of a wholeſale dealer, will not coſt more than 3d. *per lb.* which will allow more to be paid for freſh fiſh: beſides, if near a river, ſome kinds of fiſh may be caught occaſionally.

Now it will require of graſs to feed 4 horſes through the ſummer, with the addition of latter-math and turning into ſtubble, 4 *Acres.*

When fed with hay, each horſe will eat about 5 truſſes *per* week; but I allow 6 truſſes to afford for hay cut into chaff; this amounts to about two loads for each horſe; 8 for the four.

If a pair of theſe horſes are uſed often in the carriage, they ſhould never be kept upon ſtraw; of courſe, while the other two are fed on ſtraw, theſe will eat about $5\frac{1}{2}$ loads more of hay; this, with the 8 loads reckoned above, will be the produce of 9.

Acres 13

I allow each horſe half a peck of oats a-day, from Oct. 20 to May 20; that is, 3 quarters, 2 buſhels, 1 peck, which, for the four, is about 13 quarters; but it may he neceſſary to give the carriage horſes the ſame quantity all the ſummer, which in the whole conſumes 17 quarters and a half. The other two horſes need no corn in the ſummer, unleſs very hard worked.

N. B.

N. B. To ſave graſs and oats, green clover might be given to horſes in the ſtable, till near the middle of October: for while they feed on this, corn is not neceſſary.

	£.	s.	d.
Horſes ſhould have as much chaff as they will eat. Beſides the chaff of the corn, give each a buſhel of cut chaff daily (hay and ſtraw mixed) which will coſt a half-penny *per* buſhel cutting, and that for the time he is in the ſtable will be 210 buſhels, &c. - -	0	8	9
Shoeing, once in ſix weeks, at 1s. and 10d. *per* ſet; the price paid by farmers, - -	0	14	8
Phyſic, *per* even money * -	0	6	7
Decline in value of 4 horſes annually	6	0	0
	7	10	0

* Your ſervant ſhould be able to bleed, and as to phyſic, the *Gentleman's Pocket-Farrier*, price 1s. ſold by R. BALDWIN, Paternoſter-row, London, will direct how to cure an ailing horſe, at even a leſs expence than this: every remedy in that book has been proved experimentally efficacious. Note, it is ſo ſmall as to lie in a pocket book, and teaches you how to treat a horſe, if ill upon the road.

No. 5. The Cow-Eſtimate.

Suppoſing a cow to be dry three months in the year, during which time ſhe may be fed upon ſtraw, there will require only 9 months good feed. Now, one acre and a half of graſs will feed her well from the time you lay your paſtures up for hay; ſuppoſe from the middle of April to the middle of October (ſix months) with the occaſionally turning them on the common and into the ſtubbles. The ſpring graſs of thoſe paſtures, before laid up for hay, will keep her from the middle of February to the middle of April (one month), ſo that there are but two months to feed her on hay; and ſhe will, in three months, allowing a little for waſte, eat about two loads, that is at the rate of 40 *lb per* day. Thus the three cows will eat ſix loads, the produce of - - 4 *Acres.*

And alſo the graſs in ſummer of $4\frac{1}{2}$

$8\frac{1}{2}$

A cow, with this keeping, will yield milk and cream for the family, and, on an average, about 132 *lb.* of butter, and 215 *lb.* of cheeſe, but in order to this they muſt be young cows.

Three cows then will yield annually 396 *lb.* or about 7 *lb.* and a half *per* week, enough for the family.

7

Alſo

Alſo 645 *lb.* of cheeſe annually, that is about 12 *lb. per* week, enough for the family.

The ſkimmed milk will go a great away towards keeping the pigs (nay, a pig will fatten on ſkimmed milk alone, if it has as much as it can drink); and three calves annually will ſerve to meet other little expences not thought of. Care muſt be taken to have two of theſe cows always in milk.

	£.	s.	d.
The decline in value of theſe cows will be annually, about -	2	10	0

An Eſtimate of the expences of the ſame family, ſuppoſing them to live in London, equally well only, and every article to be purchaſed.

	Annually. £.	s.	d.
Rent of a houſe - -	60	0	0
Taxes about - - -	11	0	0
Bread for 9 perſons, 5s. 3d *per* week	13	13	9
Butter 7½ *lb. per* week, at 9d.	14	13	3
Cheeſe 12 *lb. per* week, at 5d.	13	0	0
Milk 2 quarts *per* day, at 3d. *per* quart	9	2	6
Cream *per* day, 3d. - -	4	1	6
Poultry *per* week, 8s. -	20	17	0
Fiſh ditto, 2s. 6d. - -	6	10	0
Meat 37 *lb per* week, at 5d. -	38	0	5
Vegetables and fruit, 8s. *per* week, or about - -	20	0	0
Carry forward	210	18	5

	Annually. £.	s.	d
Brought on	210	18	5
Salt, vinegar, muſtard, oil, and ſpices, at 1s. 7d. *per* week -	4	2	4
Small-beer 2 gallons *per* day, at 5d. *per* gallon - - -	15	3	4
Strong-beer for the maſter's table 1s. *per* day, as *per* former eſtimate	18	5	0
Tea 2s. 6d. *per* week -	6	10	0
Sugar 2s. 6d. *per* week for all purpoſes - -	6	10	0
Candles, as in the other eſtimate -	9	19	4
Coals ditto, 12 chaldrons, at 1l. 16s.	21	12	0
Charcoal 10 ſacks, at 3s. -	1	10	0
Soap, &c. and waſhing, dearer in town	13	0	0
Whiting, fullers-earth, ſand, brick-duſt, and wood, 8d. *per* week	1	14	9
Wine, punch, &c. -	13	16	0
Haberdaſhery 1s. 9d. *per* week	4	11	0
Powder, pomatum, blacking, 6d. *per* week - - -	1	6	0
Repair of furniture, &c. 3s. *per* week	7	16	0
Coachman's wages and livery	28	0	0
Footman's wages and livery -	24	0	0
Boys wages - - -	5	0	0
Two maids wages - -	14	0	0
Schooling for two children -	40	0	0
Extra expences for ditto - -	6	0	0
Cloaths for four children -	24	0	0
8 Carry forward	477	14	2

	Annually. £.	s.	d.
Brought on	477	14	2
Cloaths for the maſter, with pocket expences	45	0	0
Ditto for the miſtreſs, with ditto	40	0	0
Apothecary	4	0	0
Duty of a four-wheeled carriage	5	5	0
Ware and tear of ditto, double on the ſtones	11	12	8
Rent of a ſtable in town for 3 horſes	10	0	0
Oil, greaſe, and wear of combs	1	10	0
Blackſmith for ſhoeing three horſes	2	16	0
Farrier about	1	10	0
Hay for three horſes, about 12 loads, at 3l. 10s.	42	0	0
Oats for ditto, about 34 quarters, at 17s. 6d.	29	15	0
Straw about four truſſes *per* week, at 25s. *per* load	7	10	0
Decline in value of the horſes, about	18	0	0
Wear of ſaddle, &c. about	0	10	6
	697	3	4
To be laid by annually, as in the other eſtimate	75	0	0
	772	3	4
Expences of the ſame family living in the country	500	0	0
Difference	272	3	4

Beſides, in this Town-Eſtimate there are but three horſes kept; whereas in the country we admit of four, and as alſo a variety of other comforts, as living in a better houſe for the money, a pleaſurable garden, and every other thing in plenty, as vegetables, fruit, game, river fiſh, poultry, cream, &c. &c. In this Town-Eſtimate I ſuppoſe a degree of economy which few people attend to, or, inſtead of 772l. the Town-Eſtimate would be conſiderably greater.

IF a gentleman, by way of amuſement, or leſſening his expences, will add about fifty acres of land more to his thirty-five, he may, with the ſame number of ſervants, excepting a little aſſiſtance at harveſt, reap the following advantages, with this difference only, that it will require a little more of his own attention, and leave his men and horſes leſs at leiſure to wait upon him. He muſt then ſend the produce of his farm to market, and, inſtead of keeping a horſe merely for the ſaddle, he muſt admit him to draw occaſionally: But even here, he may have his horſes for his pleaſure, on an average, two or three days in the week.

Theſe fifty acres I will ſuppoſe to be arable, and as land will produce more one year than another, I will give a courſe of crops for ſeven years, and ſhew the annual profits on an average.

age. The courſe then ſhall be, ſuppoſing the ground to be tolerably good,

1 Turneps	5 Clover
2 Wheat	6 Beans
3 Barley	7 Oats
4 Clover	

Although it will be neceſſary to have ſome of each kind every year, the amount, at the year's end, with good management, will be the ſame.

1. Turneps.

The natural expences in the firſt courſe will be as follows:

Expences.	£.	s.	d.
Seed, 2*lb. per* acre, at 6d. *per lb.*	2	10	0
Hoeing twice, at 10s. *per* acre	25	0	0
Rent, tythe and taxes, 25s. *per* acre	62	10	0
Extra tear and wear, fencing, &c.	8	0	0
	98	0	0
Produce.			
Fifty acres, fed with ſheep	125	0	0
Expences - -	98	0	0
Profit	27	0	0

2. Wheat.

Expences.			
Seed 2½ buſh. *per* acre, at 5s. 6d.	34	7	0
Weeding, 5s. *per* acre -	12	10	0
Reaping, 10s. - -	25	0	0
Carried forward	71	17	0

	£.	s.	d.
Brought on	72	17	0
Aſſiſtance to get it in -	3	0	0
Threſhing 25 loads, at 3s. *per* quarter, and binding ſtraw	18	15	0
Rent, tythes, &c. -	62	10	0
Wear and tear, and fencing, &c.	8	0	0
	164	2	0

Produce.

Fifty acres, at $2\frac{1}{2}$ quarters at 11l. *per* load -	275	0	0
One hundred load of ſtraw	100	0	0
	375	0	0
Expences	164	2	0
Profit	210	18	0

3. BARLEY, and Clover ſown amongſt it.

Expences.

Seed barley, 4 buſhels *per* acre, at 4s. *per* buſhel -	40	0	0
Weeding, 5s. *per* acre -	12	10	0
Mowing, 2s. -	5	0	0
Raking, 2s. - - -	5	0	0
Additional aſſiſtance to houſe it	3	0	0
Threſhing 225 quarters, at 2s. *per* quarter - -	22	10	0
Rent, tythes - -	62	10	0
Clover ſeed, 10 *lb. per* acre	12	10	0
Wear and tear, fencing, &c.	8	0	0
	171	0	0

Produce.	£.	s.	d.
Fifty acres, producing 4½ quarters per acre; 225 qrs. at 32s.	360	0	0
Expences	171	0	0
Profit	189	0	0

4. 5. CLOVER.

Expences.	£.	s.	d.
Mowing, at 2s. 6d. *per* acre	6	5	0
Making and ſtacking, 5s. ditto	12	10	0
	18	15	0
Ditto the ſecond crop	18	15	0
	37	10	0
Binding 150 loads, at 1s. 6d. *per* load	11	5	0
Wear and tear, fencing, &c.	8	0	0
	56	15	0
Rent, tythes, and taxes	62	10	0
	119	5	0
Ditto the ſecond year	119	5	0
	238	10	0

Produce.			
Fifty acres, at the two crops, about 3 loads *per* acre, at 40s. *per* load	300	0	0
Carried forward	300	0	0

	£.	s.	d.
Brought on	300	0	0
Fifty acres after-graſs, fed by cattle, at 10s. *per* acre	25	0	0
	325	0	0
Ditto the ſecond year -	325	0	0
	650	0	0
Expences two years -	238	10	0
Profit	411	10	0

6 BEANS.

Expences.

Seed, 2 buſhels *per* acre, at 4s.	20	0	0
Setting, at 5s. *per* acre	12	10	0
Hoeing twice, at 12s. -	30	0	0
Cutting, at 5s. -	12	10	0
Aſſiſtance to get in -	3	0	0
Threſhing, 150 qrs. at 1s. 6d.	11	5	6
Rent, tythes, &c. -	62	10	0
Wear and tear, &c. - -	8	0	0
	159	15	0

Produce.

Fifty acres, producing three quarters *per* acre, at 32s.	240	0	0
Expences - -	159	5	0
Profit	80	15	0

7. Oats.

Expences.	£.	s.	d.
Seed, 5 bushels, *per* acre, at 2s. 6d.	31	5	0
Weeding, at 2s.	5	0	0
Mowing, at 1s. 6d.	3	15	0
Raking, at 2s.	5	0	0
Hands to get in	3	0	0
Threshing 250 quarters, at 1s. 3d.	15	12	6
Rent, &c.	62	10	0
Wear, &c.	8	0	0
	134	2	6

Produce.	£.	s.	d.
Fifty acres, yielding five quarters, *per* acre, at 1l. if sold at a proper time	250	0	0
Expences	134	2	6
Profit	115	17	6

A general View of the PROFITS for the ſeven Years.

	£.	s.	d.
Turneps - -	27	0	0
Wheat - -	210	18	0
Barley - -	189	0	0
Clover, two years -	411	10	0
Beans -	80	15	0
Oats - -	115	17	6
	1035	0	6
The eighth year ſhould lie fallow, to renew the ground; therefore deduct the rent, &c. and wear and tear, &c. of this year	70	10	0
	964	10	6

964l. 10s. left profit in eight years, is at the rate of 120l. 10s. *per* year. This deducted from 425l. the amount of the family expences, excluſive of the 75l. to be laid up, p. 31, leaves 305l. 10s. the total expences of keeping the family, &c.

OBSERVATIONS.

All lands will not yield the ſame courſe of crops; but the produce in ſeven years will be nearly the ſame.

I have ſuppoſed the ground to be tolerably good, and a particular attention to be paid in keeping it clean, well dreſſed, and in good tilth:

tilth: for this purpoſe no ſtraw is to be ſold off the farm but wheat ſtraw. It is all to be converted into fodder and dung.

If the farming ſervant can be ſpared at times, he may threſh much of the grain himſelf; this will be a ſaving: and there are ſtill many advantages to be reaped, if a man will enter into the ſpirit of farming, from a neighbouring common, in breeding ſheep, bringing up heifers, &c. and keeping geeſe.

In ſhort, a tolerably good farm will, upon an average, produce, with good management, 30s. or 40s. *per* acre, free of all expences.

The price that corn bears, will often make an alteration in the profits of a farm; but I have ſet it at a medium price.

If you wiſh to keep dogs, I will ſuppoſe the game you kill to pay the expence of them.

To ſuch as wiſh to keep a few ſheep, the following Eſtimate will be acceptable.

Fine large ewes with lamb may be bought in at Michaelmas, at about 22s. each, which, in the July following, will ſell again for	£. 1	1	0
The lamb will then ſell for	1	7	0
The wool of the two, ſhorn before ſold, will ſell for about	0	4	6
Carry forward	2	12	6

	£.	s.	d.
Brought on	2	12	6
Deduct the firſt coſt	1	2	0
Leaves profit	1	10	6

Observations.

It will take about an acre of graſs to fatten five ſheep; but, where graſs is not plentiful, they may be fed on ſtubble till Chriſtmas, then on turneps till May-day; next on rye, and then on clover till ſold. No meadows will do for ſheep in the winter, that are wet enough to let them ſink up to the firſt joint of their legs: it will rot them.

Note. An acre of turneps will feed 100 for the ſpace of ten days, or about eight ſheep from Chriſtmas-day to May-day.

N. B. Dung of ſheep, when folded upon land, for the richneſs of the manure, is equal in value to the profits ariſing from the ſale of them.

The principal Implements neceſſary for a ſmall Farm, are,

A waggon, and a harneſs for ditto.
A broad-wheeled cart, and a harneſs for ditto.
A plough.
A pair of large harrows.

A pair

A pair of ſmaller harrows.

A roller.

A winnow.

A ſeed kit.

Shovels, rakes, meaſures, ſacks, ſieves, &c. and the whole may be bought new for about 60l.

If a gentleman does not underſtand farming, he may ſoon acquire the knowledge from a clever ſervant *.

Family Estimates.

In the following eſtimates, I have not pointed out what a father of a family ought to lay by annually, as a proviſion for his wife and children. When he knows what his expences will be, his income will naturally tell him what he can ſave. Suffice it to ſay, that 75l. a year, put out to intereſt at five *per cent.* will, in 20 years, produce 2500l. of courſe, double the ſum will produce 5000l.

* TRUSLER's Practical Huſbandry, an octavo volume, ſold by R. Baldwin, in Pater-noſter-row, will let him readily into the whole buſineſs of farming. It is a clear, conciſe work, and well calculated for this purpoſe.

No. I.

An Eſtimate of the expences, which a family, conſiſting of a wife, four children, and two maid-ſervants, may enter into, who can afford to ſpend 340l. a year, ſuppoſing every thing to be purchaſed.

	Weekly. £.	s.	d.
Bread for 8 perſons, 1d. *per* head daily* - -	0	4	8
Butter 6 lb. on an average at 9d. *per* lb. - -	0	4	6
Cheeſe 3 lb. at 5d. -	0	1	3
Roots, herbs, ſpices, and the decoraments of the table	0	3	6
Meat or fiſh, 3 quarters of a pound each, at 5d. *per* lb.	0	17	6
Milk, one day with another, 2d.	0	1	2
Eggs - -	0	0	4
Flour - - -	0	1	2
Small-beer, at 10s. *per* barrel, 12 gallons - -	0	3	4
Strong beer for family and friends	0	1	8
Tea 2s. 6d. and ſugar 3s.	0	5	6
Candles 4lb. take the ſummer and winter together at 9d.	0	3	0
Carried forward	2	7	7

* Suppoſing bread at a moderate price.

	Weekly. £.	s.	d
Brought on	2	7	7
Coals (two fires in winter, one only in ſummer; 2 buſhels for parlour fire for 8 months, 3 buſhels for the kitchen all the year, about 5 chaldrons, at 1l. 16s. *per* chaldron) † at -	0	3	5½
Soap, ſtarch, blue, and waſhing at home and abroad -	0	7	0
Thread, needles, pins, tapes, and all ſorts of haberdaſhery -	0	1	9
Sand, fullers-earth, whiting, brickduſt, ſmall-coal, &c.	0	0	4
Repair of furniture, table linen, ſheets, and all utenſils, at	0	1	6
Weekly	3	1	7½
Per annum	160	4	6

	Annually.		
3l. 1s. 7d.½ *per* week is *per* year	160	4	
Cloaths for the maſter, of all kinds	15	0	0
Ditto for the miſtreſs -	15	0	0
Ditto for four children, 6l. each	24	0	0
Carried forward	214	4	6

† Frugality in this article, as well as in all others, muſt be uſed.

	Annually. £.	s.	d.
Brought on	214	4	6
Lying-in expences 10l. (ſuppoſe once in two years) -	5	0	0
Pocket expences for the maſter, including letters, 4s. *per* week	10	8	0
Ditto for the miſtreſs and four children, half the money	5	4	0
Phyſic and occaſional illneſs, on an average - -	5	0	0
Shaving, hair-cutting, and cleaning ſhoes - -	2	10	0
Schooling for the children	8	0	0
Wages of two maid-ſervants -	12	0	0
Standing rent and taxes about	50	0	0
Entertainments for friends -	10	0	0
Sundries, for wine, pleaſure, &c. ſuppoſe for even money -	17	13	6
	340	0	0

N. B. If this family lives in the country, in rent and ſervants wages above 20l. a year may be ſaved: if they live in London, and take in lodgers, they may ſtill ſtand at leſs rent than in the country. It is impoſſible to aſcertain the exact expence of every article, as ſome families may like to indulge in ſome one certain thing

thing more than others; but what is ſaved in one article, may be ſpent on another.

For every child leſs than four, may be ſubtracted from the above 340l. according to the foregoing eſtimate, and for every child more than four, muſt be added as follows.

	£.
Maintenance for each child *per annum*	20
Cloaths - -	6
	26

If they keep but one maid-ſervant, by the foregoing eſtimate, ſubtract 24l. annually; if three are kept, add 24l. as follows.

	£.
Maintenance - -	18
Wages - -	6
	24

The difference between a maid-ſervant and a man-ſervant, if out of livery, will be only in the wages, about 4l. or 5l. if in livery, the addition of the livery about 5l.

No. II.

The following Eſtimate is given more as a matter of curioſity than any thing elſe, to ſhew how much ſuch a family may ſave upon a different plan, and what the expences of houſekeeping amount to.

Lodging

	Annually. £.	s.	d.
Lodging and board for the man and his wife in a decent family, in town or country, with a table equal to that in No. 1.	60	0	0
Tea and ſugar, 2s. 6d. *per* week	6	10	0
Coals and candles - -	5	0	0
Waſhing abroad - -	6	10	0
Shoes cleaning, and barber, 10s. *per* quarter - -	2	0	0
To the ſervant of the family	1	1	0
Three children at boarding-ſchool, at 16l. *per annum* -	48	0	0
Extra expences for books, pocket-money, &c. - -	6	0	0
Infant at nurſe, at 4s. *per* week	10	8	0
Extra expences for ditto -	1	0	0
Cloaths for the maſter -	15	0	0
Ditto for the miſtreſs - -	15	0	0
Ditto for the three children	18	0	0
Ditto for the infant -	3	0	0
Apothecary for the whole -	5	0	0
Pocket expences for the man and wife - -	10	0	0
Entertainments for friends, none expected - -	0	0	0
Carried forward	212	9	0

	Annually. £.	s.	d.
Brought on	212	9	0
Sundries, for wine, pleaſure, &c. as in No. 1. -	17	13	6
Lying-in expences, as in No. 1.	5	0	0
	235	2	6

Thus it appears, that above 100l. a year may be ſaved by this different plan of living.

No. III.

An Eſtimate for a man and his wife living comfortably and genteelly in the country, with two ſervants.

	Annually.		
Houſe-rent, with a garden	10	0	0
Taxes, about - -	2	0	0
Wages of a maid-ſervant -	5	0	0
Ditto of a ſturdy girl, not boarded nor lodged, but attending only in the day-time, 3s. *per* week	7	16	0
Cloaths and pocket-money for the man - -	10	0	0
Ditto for the woman -	10	0	0
Bread for three perſons, 1s. 9d. *per* week - -	4	11	3
Butter, 2 lb. *per* week, at 8d.	3	9	8
Cheeſe, 1 lb. *per* week -	1	1	8
Carried forward	53	18	7

	Annually. £.	s.	d.
Brought on	53	18	7
Meat, fish, or fowl, 3 lb. weight a day, on an average, at 5d. *per* lb. * - -	22	16	3
Vegetables from the garden; looking after the garden by the year - -	2	0	0
Oil, vinegar, and other decoraments of the table, 9d. *per* week - - -	1	19	0
Tea and sugar, 4s. *per* week	10	8	0
Small-beer and ale, brewed at home, allowing a quart of ale to be given daily away, 2s. 4d. *per* week - -	6	1	8
Milk and cream, 7d. *per* week	1	10	5
Soap and starch, &c. 1s. a week	2	12	0
Eggs 4d. a week, flour 7d. -	2	7	8
Candles, 2s. a week -	5	4	0
Coals and other firing, about	10	0	0
Powder, pomatum, blacking, &c. 6d. *per* week -	1	6	0
Haberdashery, such as thread,			
Brought forward	120	3	7

* Salt-fish may be bought of a wholesale dealer in town for 2d. halfpenny per lb. which will allow a better price for fresh fish; and poultry is never above 5d. per lb. in the country.

	Annually. £.	s.	d.
Brought on	120	3	7
tape, &c. included in the cloaths -	0	0	0
Repair of furniture, &c. 9d. *per* week - -	1	19	0
Entertainment of friends *	6	0	0
Sundries, for even money -	1	17	5
	130	0	0

Let us now ſee what it would coſt him to live equally well in London.

No. IV.

Houſe-rent and taxes, or lodging †	40	0	0
Wages of two maid-ſervants	14	0	0
Cloaths and pocket-money for man ‡ - -	15	0	0
Ditto for woman - -	12	0	0
Carry forward	81	0	0

* This article is not under-rated, as, when the entertainments are returned, there is ſome ſaving at home.

† If he takes a houſe, he muſt be troubled with lodgers, unleſs he ſtands at a great rent.

‡ There are more temptations in London to ſpend money; and, as they are always ſeen, they muſt appear better.

	Annually. £.	s.	d.
Brought on	81	0	0
Bread for four perſons -	5	14	0
Butter 3 lb. a week, at 10d.	6	10	0
Cheeſe 2 lb. a week -	2	3	4
Meat or fiſh, 4 lb. a day, at 5d	30	8	4
Extra for fowls occaſionally, 2s. a week - -	5	4	0
Vegetables, 2s. 6d. a week	6	10	0
Fruit, if they eat any, 1s. a week	2	12	0
Oil, vinegar, &c. -	1	19	0
Tea and ſugar, 4s. 6d. a week	11	14	0
Small beer at 10s. a barrel, about 14 gallons a week -	9	15	3
Porter and ſtrong-beer for the maſter's table (none to give away) 7d. *per* day - -	10	12	11
Milk and cream, 2½d. *per* day	4	5	2
Soap and ſtarch, &c. 2s. 6d. a week, almoſt double the waſhing in town - -	6	10	0
Eggs and flour -	2	7	8
Candles, 3s. a week -	7	16	0
Coals, and other firing -	10	0	0
Powder, pomatum, blacking, &c.	1	6	0
Repair of furniture, &c. -	1	19	0
Entertainment of friends	6	0	0
Sundries, for even money -	1	13	4
Carried forward	216	0	0

	Annually. £.	s.	d.
Brought on	216	0	0
Expences in the country life	130	0	0
	86	0	0

Here is a difference of 86l. and many indulgences loſt, by a town life.

No. V.

A man and his wife in town, with four children and one maid-ſervant, whoſe trade brings in clear but 200l. annually, muſt conform as follows.

	Weekly. £.	s.	d.
Bread for ſeven perſons -	0	4	1
Salt-butter 3 lb. at 7½d. -	0	1	10½
Cheeſe 3 lb. at 5d. - -	0	1	3
Meat 3 joints, on an average *	0	7	6
Fiſh † and bacon - -	0	3	0
Carry forward	0	17	8½

* Some joints will coſt more than half a crown; but many articles that will go through ſuch a family, may be bought for leſs: as half a calf's head for 1s. 3d, a bullock's heart for 1s. &c.

† Salt-fiſh may be bought of the wholeſale dealers in Thames-ſtreet for 2d. halfpenny a pound.

	Weekly.		
	£.	s.	d.
Brought on	0	17	8½
Roots and herbs, and decoraments of the table	0	2	0
Milk	0	1	2
Flour and eggs	0	1	6
Sand, whiting, &c.	0	0	2
Small-beer	0	1	3
Tea and ſugar	0	3	0
Candles	0	2	6
Haberdaſhery, as thread, pins, &c.	0	1	0
Soap and ſtarch, &c.	0	2	6
Powder, blacking, &c.	0	0	3
	1	13	0½

	Annually.		
1l. 13s. ½d. *per* week is *per annum*	85	18	2
Cloaths for the maſter, and pocket-money	8	0	0
Ditto for the miſtreſs	6	0	0
Ditto for four children	16	0	0
Maid's wages	5	0	0
Boy to go on errands, 6d. a day, (not boarded)	7	16	0
Coals, two fires in winter, one in ſummer, five chaldron, at 1l. 14s.	8	10	0
	137	4	2

	Annually.		
	£.	*s.*	*d.*
Brought on	137	4	2
Schooling for the children	3	0	0
Phyſic for the family, on an average	2	0	0
Entertainment for friends -	4	0	0
Expences of lying-in are chiefly defrayed by the preſents of goſſips (ſuppoſe 5l. extra, once in two years) -	2	10	0
Rent and taxes, excluſive of lodgers (though many contrive to live rent-free) -	15	0	0
Repair of furniture, utenſils, &c.	2	0	0
Expences of trade with cuſtomers, travelling charges, Chriſtmas-box-money, pens, paper, letters, &c. ſuppoſe, for even money, - -	4	5	10
	170	0	0
He may then lay by for the children, or lay out on other purpoſes - -	30	0	0
	200	0	0

It is impoſſible to give eſtimates to ſuit every family; but it will be very eaſy for any one to regulate his expences by theſe eſtimates; adding

or deducting, for a child or ſervant, more or leſs, or for the difference of houſe-rent, certain indulgences, or the variation in the price of proviſions. If every miſtreſs keeps a weekly book, and has an eye upon her ſervants; ſhould ſhe exceed her expences one week, ſhe may retrench them in another.

I muſt repeat here, that 15l. or 20l. *per cent.* may be ſaved in many articles by buying things at the firſt hand, and paying ready-money where it can conveniently be done; beſides preventing things being charged a family never had. However, by no means ſhould a bill be run up with either butcher, baker, chandler, green-grocer, or milkman.

No. VI.

The expence of keeping a horſe in the ſtable in ſummer, and at ſtraw in winter.

	Weekly.		
	£.	*s.*	*d.*
A truſs of ſtraw *per* week -	0	0	9
Two truſſes and a half of hay, at 3l. 3s. *per* load -	0	4	4½
Three quarters of a peck of oats *per* day, at 18s. a quarter, that is - -	0	3	1½
Man to look after him -	0	2	6
	0	10	9

	Annually. £.	s.	d.
32 weeks keep, at 10s. 9d. *per* week, is - -	17	4	0
Shoeing, 8 ſets while in uſe, at 2s. 4d. *per* ſet - -	0	18	8
Bleeding, &c. -	0	5	0
14 weeks ſtraw-yard, at 2s.	1	8	0
Taking to ſtraw-yard and bringing back - -	0	4	0
Six weeks ſpring-graſs, at 4s.	1	4	0
Sadler -	0	4	0
Rent of a ſtable -	2	0	0
Decline in value of the horſe, about	2	0	0
	25	7	8

The addition of a one-horſe chaiſe will be as follows:

The duty of the wheels -	2	2	0
Wear and tear, with care, about	5	5	0
Oil and greaſe, for even money, ſuppoſe - -	0	5	4
	33	0	0

Turnpikes and expences on the road muſt alſo be thought of.

No. VII.

The expence of keeping a horſe at livery.

	Annually. £.	s.	d.
32 weeks hay and corn (three feeds a day) at 10s. 6d.	16	16	0
Hoſtler - - -	1	1	0
Shoeing, bleeding, ſtraw-yard, graſs, ſadler, and decline in value of the horſe, the ſame as in No. VI. -	6	3	8
	24	0	8

So that it is cheaper to keep him at livery than not, provided he be kept where the beaſt will have juſtice done him; and ſtable-keepers will be found that will give the chaiſe a ſtanding gratis, if they keep the horſe. Indeed, by keeping him yourſelf, you may occaſionally ſave a feed of corn, or a little hay; for, if he ſtands at livery, no deduction is made unleſs abſent a night: but this ſaving is too trifling to be thought of.

No. VIII.

The expence of keeping a chariot or poſt-chaiſe, or pair of horſes, in your own ſtable.

	Annually. £.	s.	d.
Seven loads and a half of hay, that is, five truſſes a week, and ten truſſes allowed for waſte, at 3l. 10s. a load -	24	10	0
Two truſſes of ſtraw *per* week, or about three loads, at 25s. *per* load - -	3	15	0
20 quarters 2 buſhels of oats, at nine buſhels to the quarter: this is allowing each horſe a peck a day, at 18s. *per* quarter. (Beans are not neceſſary, unleſs very hard worked) -	18	5	0
Rent of ſtable and coach-houſe	5	5	0
	51	15	0
Blackſmith for ſhoes, at 2s. 4d. *per* ſet; each horſe 18 ſets, on an average -	4	4	0
Phyſic - -	0	6	0
Oil and greaſe, 1s. a week	2	12	0
Wear and tear of carriage, and repairs of wheels and harneſs,			
Carried forward	58	17	0

	Annually. £.	s.	d.
Brought on	58	17	0
and painting once in two years, about - -	20	0	0
Decline in value of the horſes, about - -	10	0	0
Coachman's wages -	16	0	0
Board-wages, or board at home, much the ſame -	18	0	0
Livery, about -	8	0	0
Duty of wheels - -	5	5	0
	136	2	0

Expences ſtanding at livery.

The two horſes 12s. *per* week each (chariot ſtanding included)	62	8	0
Hoſtler will expect -	1	1	0
	63	9	0
Expence of keeping them yourſelf, other articles being the ſame	51	15	0
Saved	11	14	0

There may alſo be a further ſaving in hay and corn, by being out occaſionally, and a reduction of the prices at market.

	Annually. £.	s.	d.
The price of a job for a pair of horſes and a coachman are now 12l. a month, though ſome will let them for 10l. ſuppoſe 10l. that is *per* year	120	0	0
If the carriage is hired alſo, they will expect 40s. a month more	24	0	0
Coachman will expect a preſent of	3	3	0
Ditto great-coat and hat -	4	17	0
	152	0	0

In this caſe, if they are upon the road, the coach-maſter expects an addition of 2s. a night, every night they are out, to pay extra expences of hay, corn, and ſervants keep; but I know ſome gentlemen who keep a job, and pay 100l. a year only for coachman and horſes, giving the uſe of a ſtable when in the country. At this rate, it is the cheapeſt method of keeping a carriage. Thus,

	Annually. £.	s.	d.
Job horſes and coachman	100	0	0
Preſent to coachman -	3	3	0
Great-coat and hat - -	4	17	0
Duty of wheels - -	5	5	0
Carried forward	113	5	0

	Annually.
	£. s. d.
Brought on	113 5 0
Oil and greaſe, as in No. 8.	2 12 0
Wear and tear of carriage, &c. as in No. 8. - -	20 0 0
	135 17 0

By this eſtimate, the expences appear to be leſs than keeping them in your own ſtable. To be ſure, you have none of the coachman's ſervice but that of driving; but then, on the other hand, you are not liable to loſe the uſe of your carriage by accidents attending the horſes. Indeed, to keep a chariot and pair of horſes properly, three horſes ſhould be kept for the purpoſe; and this advantage you have by hiring job-horſes.

FINIS.

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